

Michael J. McCrystal, Esquire
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Attorneys for Respondents

4 IN THE UNITED STATES BANKRUPTCY COURT
5 FOR THE EASTERN DISTRICT OF PENNSYLVANIA
5 READING DIVISION

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 Michael Ulecka and 18-16931
8 Andrea Ulecka
9 Debtors AMENDED RESPONSE TO
10 Midland Mortgage CERTIFICATION OF
11 Movant DEFAULT
12 Vs.
13 Michael Ulecka and
14 Respondents

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17 Michael J. McCrystal, Esquire, attorney for the Respondents, Michael
18 and Andrea Ulecka respond to the Certification of Default and aver:

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20 1. Denied, this averment is strictly denied and it is averred that
21 debtors were at all relevant times current.

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Certification of Default

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2 WHEREFORE, Debtors pray this Honorable Court to deny the Certificate
3 of Default and for such and other relief as is just and equitable.
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6 Respectfully submitted,
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9 /s/Michael J. McCrystal
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11 Michael J. McCrystal, Esquire
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Certification of Default